

**Fill in this information to identify your case:**

United States Bankruptcy Court for the:

DISTRICT OF ARIZONA

Case number (if known) \_\_\_\_\_

Chapter you are filing under:

☐ Chapter 7☐ Chapter 11☐ Chapter 12☒ Chapter 13☐ Check if this is an amended filing

## Official Form 101

**Voluntary Petition for Individuals Filing for Bankruptcy**

12/17

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, “Do you own a car,” the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

**Part 1: Identify Yourself****About Debtor 1:****About Debtor 2 (Spouse Only in a Joint Case):****1. Your full name**

Write the name that is on your government-issued picture identification (for example, your driver's license or passport).

**Richard**

First name

**E**

Middle name

Bring your picture identification to your meeting with the trustee.

**Rees**

Last name and Suffix (Sr., Jr., II, III)

**Anita**

First name

Middle name

**Rees**

Last name and Suffix (Sr., Jr., II, III)

**2. All other names you have used in the last 8 years**

Include your married or maiden names.

**3. Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number (ITIN)****xxx-xx-5492****xxx-xx-6772**

**About Debtor 1:**

**About Debtor 2 (Spouse Only in a Joint Case):**

**4. Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years**

☒ I have not used any business name or EINs.

☒ I have not used any business name or EINs.

Include trade names and *doing business as* names

Business name(s)

Business name(s)

EINs

EINs

**5. Where you live**

**25370 W Parson Dr  
Buckeye, AZ 85326**

Number, Street, City, State & ZIP Code

**Maricopa**

County

**If your mailing address is different from the one above, fill it in here.** Note that the court will send any notices to you at this mailing address.

Number, P.O. Box, Street, City, State & ZIP Code

**If Debtor 2 lives at a different address:**

Number, Street, City, State & ZIP Code

County

**If Debtor 2's mailing address is different from yours, fill it in here.** Note that the court will send any notices to this mailing address.

Number, P.O. Box, Street, City, State & ZIP Code

**6. Why you are choosing this district to file for bankruptcy**

Check one:

☒ Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.

☐ I have another reason.  
Explain. (See 28 U.S.C. § 1408.)

Check one:

☒ Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.

☐ I have another reason.  
Explain. (See 28 U.S.C. § 1408.)

**Part 2: Tell the Court About Your Bankruptcy Case**

7. **The chapter of the Bankruptcy Code you are choosing to file under** *Check one.* (For a brief description of each, see *Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)*). Also, go to the top of page 1 and check the appropriate box.
- ☐ Chapter 7
- ☐ Chapter 11
- ☐ Chapter 12
- ☒ Chapter 13
- 
8. **How you will pay the fee** ☒ **I will pay the entire fee when I file my petition.** Please check with the clerk's office in your local court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order. If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address.
- ☐ **I need to pay the fee in installments.** If you choose this option, sign and attach the *Application for Individuals to Pay The Filing Fee in Installments* (Official Form 103A).
- ☐ **I request that my fee be waived** (You may request this option only if you are filing for Chapter 7. By law, a judge may, but is not required to, waive your fee, and may do so only if your income is less than 150% of the official poverty line that applies to your family size and you are unable to pay the fee in installments). If you choose this option, you must fill out the *Application to Have the Chapter 7 Filing Fee Waived* (Official Form 103B) and file it with your petition.
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9. **Have you filed for bankruptcy within the last 8 years?** ☐ No.
- ☒ Yes.
- |          |  |      |                |             |                      |
|----------|--|------|----------------|-------------|----------------------|
| District | <b>District of Arizona</b>               | When | <b>7/03/19</b> | Case number | <b>2:19-bk-08276</b> |
| District | <b>Oklahoma Western Bankruptcy Court</b> | When | <b>3/26/13</b> | Case number | <b>13-11284</b>      |
| District | _____                                    | When | _____          | Case number | _____                |
- 
10. **Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?** ☒ No
- ☐ Yes.
- |                       |       |                     |       |
|-----------------------|-------|---------------------|-------|
| Debtor                | _____ | Relationship to you | _____ |
| District              | _____ | When                | _____ |
| Case number, if known | _____ |                     |       |
| Debtor                | _____ | Relationship to you | _____ |
| District              | _____ | When                | _____ |
| Case number, if known | _____ |                     |       |
- 
11. **Do you rent your residence?** ☒ No. Go to line 12.
- ☐ Yes. Has your landlord obtained an eviction judgment against you?
- ☐ No. Go to line 12.
- ☐ Yes. Fill out *Initial Statement About an Eviction Judgment Against You* (Form 101A) and file it as part of this bankruptcy petition.

**Part 3: Report About Any Businesses You Own as a Sole Proprietor**

**12. Are you a sole proprietor of any full- or part-time business?**

☒ No. Go to Part 4.

☐ Yes. Name and location of business

A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as a corporation, partnership, or LLC.

If you have more than one sole proprietorship, use a separate sheet and attach it to this petition.

\_\_\_\_\_  
Name of business, if any

\_\_\_\_\_  
Number, Street, City, State & ZIP Code

*Check the appropriate box to describe your business:*

- ☐ Health Care Business (as defined in 11 U.S.C. § 101(27A))  
☐ Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B))  
☐ Stockbroker (as defined in 11 U.S.C. § 101(53A))  
☐ Commodity Broker (as defined in 11 U.S.C. § 101(6))  
☐ None of the above

**13. Are you filing under Chapter 11 of the Bankruptcy Code and are you a small business debtor?**

For a definition of *small business debtor*, see 11 U.S.C. § 101(51D).

*If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. 1116(1)(B).*

☒ No. I am not filing under Chapter 11.

☐ No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy Code.

☐ Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code.

**Part 4: Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention**

**14. Do you own or have any property that poses or is alleged to pose a threat of imminent and identifiable hazard to public health or safety? Or do you own any property that needs immediate attention?**

☒ No.

☐ Yes. What is the hazard? \_\_\_\_\_

If immediate attention is needed, why is it needed? \_\_\_\_\_

*For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?*

Where is the property? \_\_\_\_\_

\_\_\_\_\_  
Number, Street, City, State & Zip Code

**Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling**

**15. Tell the court whether you have received a briefing about credit counseling.**

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

**About Debtor 1:**

*You must check one:*

- ☒ **I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.**

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

- ☐ **I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.**

Within 14 days after you file this bankruptcy petition, you **MUST** file a copy of the certificate and payment plan, if any.

- ☐ **I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.**

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

- ☐ **I am not required to receive a briefing about credit counseling because of:**
- ☐ **Incapacity.**  
I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.
- ☐ **Disability.**  
My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.
- ☐ **Active duty.**  
I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver credit counseling with the court.

**About Debtor 2 (Spouse Only in a Joint Case):**

*You must check one:*

- ☒ **I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.**

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

- ☐ **I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.**

Within 14 days after you file this bankruptcy petition, you **MUST** file a copy of the certificate and payment plan, if any.

- ☐ **I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.**

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Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

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Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

- ☐ **I am not required to receive a briefing about credit counseling because of:**
- ☐ **Incapacity.**  
I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.
- ☐ **Disability.**  
My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.
- ☐ **Active duty.**  
I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

**Part 6: Answer These Questions for Reporting Purposes**

<b>16. What kind of debts do you have?</b>	<b>16a. Are your debts primarily consumer debts?</b> <i>Consumer debts</i> are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." <input type="checkbox"/> No. Go to line 16b. <input checked="" type="checkbox"/> Yes. Go to line 17.
	<b>16b. Are your debts primarily business debts?</b> <i>Business debts</i> are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. <input type="checkbox"/> No. Go to line 16c. <input type="checkbox"/> Yes. Go to line 17.
	<b>16c.</b> State the type of debts you owe that are not consumer debts or business debts  

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<b>17. Are you filing under Chapter 7?</b>	<input checked="" type="checkbox"/> No. I am not filing under Chapter 7. Go to line 18.
<b>Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?</b>	<input type="checkbox"/> Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available to distribute to unsecured creditors? <input type="checkbox"/> No <input type="checkbox"/> Yes

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<b>18. How many Creditors do you estimate that you owe?</b>	<input checked="" type="checkbox"/> 1-49 <input type="checkbox"/> 50-99 <input type="checkbox"/> 100-199 <input type="checkbox"/> 200-999	<input type="checkbox"/> 1,000-5,000 <input type="checkbox"/> 5001-10,000 <input type="checkbox"/> 10,001-25,000	<input type="checkbox"/> 25,001-50,000 <input type="checkbox"/> 50,001-100,000 <input type="checkbox"/> More than 100,000
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<b>19. How much do you estimate your assets to be worth?</b>	<input type="checkbox"/> \$0 - \$50,000 <input type="checkbox"/> \$50,001 - \$100,000 <input checked="" type="checkbox"/> \$100,001 - \$500,000 <input type="checkbox"/> \$500,001 - \$1 million	<input type="checkbox"/> \$1,000,001 - \$10 million <input type="checkbox"/> \$10,000,001 - \$50 million <input type="checkbox"/> \$50,000,001 - \$100 million <input type="checkbox"/> \$100,000,001 - \$500 million	<input type="checkbox"/> \$500,000,001 - \$1 billion <input type="checkbox"/> \$1,000,000,001 - \$10 billion <input type="checkbox"/> \$10,000,000,001 - \$50 billion <input type="checkbox"/> More than \$50 billion
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<b>20. How much do you estimate your liabilities to be?</b>	<input type="checkbox"/> \$0 - \$50,000 <input type="checkbox"/> \$50,001 - \$100,000 <input checked="" type="checkbox"/> \$100,001 - \$500,000 <input type="checkbox"/> \$500,001 - \$1 million	<input type="checkbox"/> \$1,000,001 - \$10 million <input type="checkbox"/> \$10,000,001 - \$50 million <input type="checkbox"/> \$50,000,001 - \$100 million <input type="checkbox"/> \$100,000,001 - \$500 million	<input type="checkbox"/> \$500,000,001 - \$1 billion <input type="checkbox"/> \$1,000,000,001 - \$10 billion <input type="checkbox"/> \$10,000,000,001 - \$50 billion <input type="checkbox"/> More than \$50 billion
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**Part 7: Sign Below**

<b>For you</b>	I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct.  If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11, 12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7.  If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b).  I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.  I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.		
	<table border="0"><tr><td style="vertical-align: top;"><b>/s/ Richard E Rees</b> <b>Richard E Rees</b> Signature of Debtor 1  <b>avrees07@gmail.com</b> Email Address of Debtor 1</td><td style="vertical-align: top;"><b>/s/ Anita Rees</b> <b>Anita Rees</b> Signature of Debtor 2  <b>avrees07@gmail.com</b> Email Address of Debtor 2</td></tr></table>	<b>/s/ Richard E Rees</b> <b>Richard E Rees</b> Signature of Debtor 1  <b>avrees07@gmail.com</b> Email Address of Debtor 1	<b>/s/ Anita Rees</b> <b>Anita Rees</b> Signature of Debtor 2  <b>avrees07@gmail.com</b> Email Address of Debtor 2
<b>/s/ Richard E Rees</b> <b>Richard E Rees</b> Signature of Debtor 1  <b>avrees07@gmail.com</b> Email Address of Debtor 1	<b>/s/ Anita Rees</b> <b>Anita Rees</b> Signature of Debtor 2  <b>avrees07@gmail.com</b> Email Address of Debtor 2		

Executed on **January 2, 2020**  
MM / DD / YYYY

Executed on **January 2, 2020**  
MM / DD / YYYY

Debtor 1 **Richard E Rees**  
Debtor 2 **Anita Rees**

Case number (if known) \_\_\_\_\_

**For your attorney, if you are represented by one**

**If you are not represented by an attorney, you do not need to file this page.**

I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

**/s/ Tom McAvity**

Signature of Attorney for Debtor

Date

**January 2, 2020**

MM / DD / YYYY

**Tom McAvity**

Printed name

**Phoenix Fresh Start Bankruptcy Attorneys**

Firm name

**4602 E. Thomas Road**

**Phoenix, AZ 85018**

Number, Street, City, State & ZIP Code

Contact phone **602-598-5075**

Email address

**tom@phoenixfreshstartbankruptcy.com**

**034403 AZ**

Bar number & State

Rees, Richard and Anita -

AAFES  
ATTN: BANKRUPTCY  
PO BOX 650060  
DALLAS TX 75265

ABRAZO ARIZONA HOSPITAL  
PO BOX 745818  
LOS ANGELES CA 90074

ABRAZO WEST CAMPUS  
POB 745869  
LOS ANGELES CA 90074

ALCOA BILLING CENTER  
3429 REGAL DRIVE  
ALCOA TN 37701

ARIZONA DEPARTMENT OF REVENUE  
C/O TAX, BANKRUPTCY, AND COLLECTIONS  
1275 W. WASHINGTON AVE  
PHOENIX AZ 85007

BANK OF AMERICA  
4909 SAVARESE CIRCLE  
FL1-908-01-50  
TAMPA FL 33634

BANK OF AMERICA  
BILLING INQUIRES  
PO BOX 982235  
EL PASO TX 79998-2235

BLUE HILLS HOA  
4645 E COTTON GIN LOOP  
PHOENIX AZ 85040

CAPITAL ONE  
ATTN: BANKRUPTCY  
PO BOX 30285  
SALT LAKE CITY UT 84130

CAPITAL ONE  
C/O RICHARD FAIRBANK, CEO  
1680 CAPITAL ONE DRIVE  
MC LEAN VA 22102



Rees, Richard and Anita -

CARMAX AUTO FINANCE  
ATTN: BANKRUPTCY  
PO BOX 440609  
KENNESAW GA 30160

CENTERPOINT ENERGY, INC  
ATTN: BANKRUPTCY  
PO BOX 4981  
HOUSTON TX 77210

CONN'S HOMEPLUS  
ATTN: BANKRUPTCY DEPT  
PO BOX 2358  
BEAUMONT TX 77704

CONVERGENT OUTSOURCING  
800 SW 39TH ST.  
PO BOX 9004  
RENTON WA 98057

CONVERGENT OUTSOURCING, INC.  
ATTN: BANKRUPTCY  
PO BOX 9004  
RENTON WA 98057

CREDIT ONE BANK  
ATTN: BANKRUPTCY DEPARTMENT  
PO BOX 98873  
LAS VEGAS NV 89193

EMERGENCY GROUP OF ARIZONA  
POB 638085  
CINCINNATI OH 45263

FIRST ELECTRONIC BANK  
ATTN: BANKRUPTCY  
PO BOX 521271  
SALT LAKE CITY UT 84152

FOCUS RECEIVABLES  
BANKRUPTCY DEPT.  
PO BOX 725069  
ATLANTA GA 31139

Rees, Richard and Anita -

FOCUS RECEIVABLES MANA  
ATTN: BANKRUPTCY  
1130 NORTHCHASE PARKWAY STE 150  
MARIETTA GA 30067

HCCREDIT/MABTC  
PO BOX 829  
SPRINGDALE AR 72765

IRS  
CENTRAL INSOLVENCY OPERATIONS  
PO BOX 7346  
PHILADELPHIA PA 19101-7346

JEFFERSON CAPITAL SYSTEMS, LLC  
PO BOX 1999  
SAINT CLOUD MN 56302

LOAN CARE SERVICING  
ATTN: CONSUMER SOLUTIONS  
PO BOX 8068  
VIRGINIA BEACH VA 23450

MABT - GENESIS RETAIL  
ATTN: BANKRUPTCY  
PO BOX 4477  
BEAVERTON OR 97076

MEDICAL  
FACT ACT  
SUPPRESSION DC

MIDLAND FUNDING  
2365 NORTHSIDE DR STE 300  
SAN DIEGO CA 92108

MIDLAND FUNDING LLC  
PO BOX 2001  
WARREN MI 48090

NATIONAL CREDIT SYSTEMS, INC.  
ATTN: BANKRUPTCY  
PO BOX 312125  
ATLANTA GA 31131

Rees, Richard and Anita -

NAVY FCU  
ATTN: BANKRUPTCY DEPT  
PO BOX 3000  
MERRIFIELD VA 22119

NAVY FED. CREDIT UNION  
820 FOLLIN LANE SE  
VIENNA VA 22180

OK MTR CREDIT  
6450 TINKER DIAGONAL  
OKLAHOMA CITY OK 73110

OSLA/DEPT OF ED  
ATTN: BANKRUPTCY  
PO BOX 18475  
OKLAHOMA CITY OK 73154

PORTFOLIO RECOVERY  
ATTN: BANKRUPTCY  
120 CORPORATE BLVD  
NORFOLD VA 23502

RESURGENT CAPITAL SERVICES  
PO BOX 10587  
GREENVILLE SC 29603

SABER ACCEPTANCE  
ATTN: BANKRUPTCY DEPARTMENT  
PO BOX 471823  
TULSA OK 74147

SANTANDER CONSUMER USA  
ATTN: BANKRUPTCY  
PO BOX 961245  
FORT WORTH TX 76161

SIERRA COLLECTIONS AND CONSULTING  
1858 PASEO SAN LUIS  
STE H  
SIERRA VISTA AZ 85635

SNAAC  
ATTN: BANKRUPTCY  
6951 CINTAS BLVD  
MASON OH 45040

Rees, Richard and Anita -

SYNCB/HHGREG  
ATTN: BANKRUPTCY  
PO BOX 965060  
ORLANDO FL 32896

SYNCHRONY BANK / HH GREGG  
ATTN: BANKRUPTCY DEPT  
PO BOX 965060  
ORLANDO FL 32896

TBOM/TOTAL CRD  
PO BOX 85710  
SIOUX FALLS SD 57118